

BISCAYNE BANCSHARES, INC.

	CPP Disbursement Date 06/19/2009	RSSD (Holding Company) 3899456	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$220	\$218	-0.9%		
Loans	\$175	\$189	8.2%		
Construction & development	\$4	\$3	-8.9%		
Closed-end 1-4 family residential	\$80	\$82	1.7%		
Home equity	\$3	\$4	22.4%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	41.8%		
Commercial & Industrial	\$8	\$9	17.5%		
Commercial real estate	\$55	\$63	15.8%		
Unused commitments	\$11	\$15	40.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$17	\$3	-82.6%		
Cash & balances due	\$20	\$21	8.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$204	\$200	-2.2%		
Deposits	\$170	\$175	3.4%		
Total other borrowings	\$34	\$24	-29.4%		
FHLB advances	\$34	\$24	-29.4%		
Equity					
Equity capital at quarter end	\$16	\$18	15.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	7.1%	7.8%	--		
Tier 1 risk based capital ratio	10.8%	11.4%	--		
Total risk based capital ratio	12.1%	12.6%	--		
Return on equity ¹	-35.7%	9.1%	--		
Return on assets ¹	-2.6%	0.7%	--		
Net interest margin ¹	3.7%	3.8%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	53.1%	422.0%	--		
Loss provision to net charge-offs (qtr)	169.5%	60.4%	--		
Net charge-offs to average loans and leases ¹	2.4%	1.6%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	1.5%	0.3%	0.4%	0.2%	--
Home equity	2.9%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	4.6%	--
Commercial & Industrial	0.0%	0.0%	0.0%	3.7%	--
Commercial real estate	1.9%	0.6%	0.6%	0.4%	--
Total loans	3.5%	0.3%	0.6%	0.4%	--